

## Holocaust Insurance Claims

Disclosures that Holocaust victims were denied insurance benefits on policies paid for in good faith arose, in part, out of recent news regarding Swiss banking practices and the disappearance of Jewish assets in neutral Switzerland a half century ago.

During the Holocaust, the Nazis and their accomplices seized vast amounts of Jewish property throughout occupied Europe. The bulk of stolen property was taken by the Nazi regime or the national governments allied with Germany, while other plunder was simply taken by individuals who occupied property or stole valuables when Jews were deported.

Life, property and other forms of insurance were a common asset in pre-World War II Europe. In some cases, the state confiscated policies and converted them to cash values. In other cases, insured persons were unable during wartime to cash policies in or convert them to stable currencies. Many policies were simply abandoned when Jews and others were deported or died in ghettos and camps. When claims were made after the war by survivors or heirs, many were not honored by companies, which often required onerous burdens of proof or claimed their assets no longer existed due to the war or political changes after the war.

Early in 1997 a class action suit was filed on behalf of Holocaust survivors and their heirs charging that major European insurance companies refused to honor life insurance policies purchased prior to World War II by Jews and other victims of Nazi persecution. The suit is currently pending in U.S. District Court in New York. Companies identified so far in the inquiry include:

Allianz Versicherungs, A.G.  
Assicurazioni Generali, S.p.A.  
Austria Versicherungs  
Basler Lebensversicherungs Gesellschaft  
Der Anker Allgemeine Versicherungs AG  
Deutscher Ring Lebensversicherungs-AG  
Gerling Konzern

Manheimer Lebensversicherung AG  
Nordstern Lebensversicherung-AG  
Riunione Adriatica di Sicurtà  
Union des Assurances de Paris  
Victoria Lebensversicherungs-AG  
Winterthur Versicherungs Gesellschaft  
Zurich Life Insurance

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At the same time, private organizations, such as the Simon Wiesenthal Center and the World Jewish Congress, issued calls for European insurance companies to disclose information from their archives about policies issued to Holocaust victims, and to fulfill their obligations to survivors and their families.

## **NAIC and the Holocaust Insurance Issues Working Group**

As part of the continuing effort to restore justice to the victims of the Holocaust, the National Association of Insurance Commissioners formed a multi-state Holocaust Issues Working Group in the fall of 1997 to explore the question of insurance claims by Holocaust survivors and the heirs of victims, and to determine the role of states in protecting consumers who have filed claims against European companies. The Working Group is chaired by Deborah Senn, Washington State Insurance Commissioner. An up-to-date list of the Working Group members and state contacts is provided in Appendix A.

The Working Group held an initial information-gathering hearing in Washington, D.C. in September 1997, and included testimony by survivors and their families. A number of survivors alleged that insurance policies were wrongfully withheld, concealed or converted to cash values to finance the Nazi war machine.

Also in September 1997, the New York State Banking Department opened its Holocaust Claims Processing Office to assist those seeking recovery of bank assets and unpaid insurance policies from the Holocaust period.

Subsequent public forums were held by the Working Group in Chicago, Miami, Seattle, Los Angeles, Philadelphia and New York City. At these sessions, public figures and private citizens alike called for a thorough accounting of insurance company actions during the Holocaust period and the honoring of valid claims by survivors and their families. Many survivors brought actual pre-war policies to the hearings and provided evidence of past denials of claims by leading insurers in Europe. Transcripts of these hearings are available on the web site of the Washington State Office of Insurance Commissioner ([www.wa.gov/ins/taskforce/holocaust/holocaust.html](http://www.wa.gov/ins/taskforce/holocaust/holocaust.html)) and through the NAIC.

To obtain news clippings and other background information, please contact the Washington State Office of the Insurance Commissioner, Jim Stevenson at (360) 586-4422 or e-mail at [JimS@oic.wa.gov](mailto:JimS@oic.wa.gov).



## Outreach

Public outreach is a key element in raising awareness of the insurance claims issue and directly reaching potential claimants.

Some well-informed individuals who closely follow news about Holocaust restitution and the recovery of stolen assets may contact your office directly with inquiries or to request assistance. Most potential claimants, however, are probably hesitant to file claims or may not realize they are the potential beneficiaries of past insurance policies. This group includes many spouses or heirs of Holocaust victims who have no direct knowledge of policies and may at present lack the most basic information about relatives who lived in pre-war Europe. It is important to make contact with as many prospective claimants as possible and provide them the opportunity to submit all information they do have.

### Community Outreach

Millions of Europeans were victimized during the Holocaust because of religious and ethnic identity, political activities or sexual orientation. However, the vast majority of potential claimants are Jewish or of Jewish heritage. Therefore, you should contact leading Jewish organizations and institutions in your state early on to enlist their help in outreach. These contacts will generally be located in larger cities where the Jewish population is centered.

#### Jewish Federations

A good starting point is the local Jewish Federation, a central fundraising and coordinating body which operates in large metropolitan areas or on a statewide basis. Federations, which are similar in structure to local United Way bodies, support a wide range of social service, educational and cultural organizations in the Jewish community. A complete listing of Jewish Federations in each state is available on the World Wide Web ([www.cjfny.org/feds.htm](http://www.cjfny.org/feds.htm)). Federation staff may be able to provide you with helpful contacts and organizational lists, including any local survivor organizations or groups active in Holocaust education.

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## **Religious Institutions**

Temples and synagogues are important gathering places in the Jewish community for both worship and social activities. Local rabbis can provide assistance in locating survivors and publicizing your department's efforts. Most larger cities have a Board of Rabbis which may assist in disseminating information to its members. To locate individual synagogues, you can look up Jewish congregations in your local Yellow Pages or access lists of affiliates of the major Jewish denominational movements (see Resource section for web sites and phone numbers).

## **Public Affairs Organizations**

Your state may have local chapters or offices of national Jewish agencies. Many of these agencies are active in public affairs and strongly support efforts on behalf of Holocaust survivors. The leading organizations are the Anti-Defamation League of B'nai B'rith (ADL), the American Jewish Committee, and the American Jewish Congress. Like Jewish Federations, these organizations may advise you on effective outreach in the Jewish community or publicize the insurance claims issues directly among their membership.

## **Social Service Agencies**

Agencies providing direct services in local Jewish communities are another potential source of information and assistance. Generally, the most important service agencies are Jewish Family Service offices and Jewish Community Centers (JCCs). Both serve a broad range of clients or members, and may even directly sponsor programs for Holocaust survivors and their families.

## **Contacting the Survivor Community**

How many survivors live in your state? The table on the following page lists the number of Holocaust survivors in each state who have voluntarily registered with the American Gathering of Holocaust Survivors. Although the state totals represent only a fraction of all survivors living in the U.S., and the actual names of registered persons are confidential, these figures do provide some indication of where survivors live, and how large or small your potential claimant pool may be. Remember, even if there are few registered survivors in your state, there are likely an equal or greater number of unregistered individuals as well as heirs of Holocaust victims who may have claims to file.

## **Holocaust or Survivor Organizations**

In many communities, organizations have been formed that specifically address the needs of survivors, support Holocaust remembrance, maintain museums or permanent memorial sites, or are active in conducting Holocaust education efforts. Many of these groups are affiliated with a national umbrella organization, the Association of Holocaust Organizations. A complete listing of Association members may be found on the World Wide Web ([http://www.ushmm.org/uia-bin/uia\\_list/sites.lst](http://www.ushmm.org/uia-bin/uia_list/sites.lst)). More information on contacting the Association is provided in the Resources section of this Guidebook.

## Registered Holocaust Survivors, by State

Number of Holocaust survivors that are voluntarily registered with the U.S. Holocaust Memorial Museum. (Note: Some estimates of the U.S. survivor populations suggest that these numbers may be as many as three or four times higher.)

Alabama	45	Louisiana	94	Ohio	1,404
Alaska	2	Maine	42	Oklahoma	12
Arizona	169	Maryland	2,037	Oregon	88
Arkansas	0	Massachusetts	984	Pennsylvania	1,748
California	6,367	Michigan	987	Rhode Island	68
Colorado	320	Minnesota	195	South Carolina	51
Connecticut	746	Mississippi	2	South Dakota	0
Deleware	6	Missouri	421	Tennessee	169
Florida	5,140	Montana	0	Texas	470
Georgia	413	Nebraska	11	Utah	15
Hawaii	2	Nevada	98	Vermont	100
Idaho	2	New Jersey	4,485	Washington	231
Illinois	1,310	New Hampshire	11	Washington, D.C.	204
Indiana	124	New Mexico	36	West Virginia	10
Iowa	55	New York	14,864	Wisconsin	287
Kansas	80	North Carolina	82	Wyoming	5
Kentucky	70	North Dakota	82	Puerto Rico	2

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## Individual Leaders

In every Jewish community there are activists who are deeply involved in all facets of Holocaust education work. These persons, many of whom are survivors themselves or children of survivors, often function as informal “spokespersons” who regularly speak to schools, organizations and at public commemorations. Ask your initial contacts about such persons and try to solicit their support for your outreach efforts. They may be helpful in advising you on effective ways to reach claimants.

## Holocaust Remembrance Day (Yom HaShoah)

An important way to publicize your department’s efforts, and especially to contact survivors or families with potential claims, is to attend memorial services or events associated with Holocaust Remembrance Day (Yom HaShoah). **Please Note:** Holocaust Remembrance Day in 1998 will be observed on or around April 23. Check with local rabbis, organizations or Jewish community newspapers about scheduled events in your state. In most communities, gatherings are held at local synagogues or community centers, but in some cases, special ecumenical ceremonies are held in public venues such as state capitol buildings under the official sponsorship of interfaith bodies or state or local governments. Contact the sponsors of these events to get permission to set up an informational table or distribute information to those attending.

## Using Your Departmental Resources

Use your department’s existing public affairs and consumer assistance resources. Many of the established methods used to publicize programs or services can be adapted for the Holocaust claims issue. As a regulatory arm of the state government you have a number of formal ways to issue official calls for persons to come forward and file claims.

### Web Site

Use your departmental web site to best advantage. Both individuals and organizations interested in the issue will access your site if you publicize it. In addition to posting official documents or claims information, you can provide useful links to other sites with material related to the Holocaust or the insurance claims issue. Links to leading organizations like the U.S. Holocaust Memorial Museum, the Simon Wiesenthal Center and research universities are strongly recommended. Some “snapshots” of sample web pages are provided in this Guidebook.

### Media

You can conduct broader outreach through news releases, articles and print ads in the Jewish and general media. Some examples are provided here. Even modest-sized Jewish communities support a biweekly or monthly newspaper. In addition, some local Jewish Federations publish their own periodical. Most synagogues publish bulletins as well.

In larger cities some radio stations and cable TV outlets sponsor Jewish cultural and public affairs programming. Contact the volunteers who produce these shows and inform them of your department’s efforts.

If you are already in contact with a survivor or family member with a strong claim — someone in possession of an old policy or official documents, with an interesting story or memory relating to insurance coverage in Europe, or who experienced a past denial of a claim — ask this person or persons if they are willing to tell their story publicly or be interviewed.

## **Public Speaking**

Try to arrange informational presentations by a representative of your department at local synagogues or community centers. As the issue becomes more prominent, you may be invited to participate in panels or programs dealing with the recovery of assets lost or looted during the Holocaust. Even if your audience is not composed of survivors or other potential claimants, information does spread quickly by word-of-mouth.

Regularly check listings of events, book signings or speakers relating to the Holocaust. You may be allowed to make a brief announcement about insurance claims and distribute information to the audience.

## **Public Forums or Hearings**

One of the single, most effective ways to conduct outreach is to hold a public meeting or hearing. Past meetings sponsored by the NAIC Holocaust Issues Working Group have featured a panel of Insurance Commissioners hearing survivor testimony, presentation of documentary evidence by claimants, statements by local elected officials, representatives of European insurers and national organizations working on behalf of survivors. See examples of publicity and agendas for hearings in this Guidebook. It is strongly recommended that you work closely with the Working Group in planning a public hearing.



## **Gathering Information**

### **Contacting Claimants**

#### **Encouraging Filing of Claims**

It is especially important to encourage those who contact your department to file a claim, even if they lack any specific details of past insurance coverage, a specific company or policy numbers. In many instances, there is only a suspicion that insurance existed. The process of filing a claim often stimulates claimants to recall crucial data, locate important documents, or contact family members who possess additional information. Furthermore, even the name of a suspected insured person or the address of a family business may yield important results when large-scale, systematic research in Europe is conducted on behalf of claimants.

#### **Phone Contact**

Information about your state's Holocaust insurance claims process will often be passed along by word-of-mouth among friends and family members. Your office will likely receive calls from persons requesting background information, details about the insurance claims process, or more general questions about Holocaust assets recovery. In addition to answering such questions, these calls are an opportunity for you to directly gather information from potential claimants, instruct them on steps they can take to locate documentation supporting a claim, and identify other persons who may also wish to file a claim. Older persons especially appreciate such direct contact. Additionally, taking a few minutes to listen to a survivor's story may yield important facts, as well as gain their confidence.

#### **Questionnaire**

The main tool to collect claimant data is the questionnaire. A general claimant questionnaire is included in Appendix B. It has been designed to collect as much information as possible without intimidating or confusing claimants, many of whom are older persons who emigrated to this country.

Many questionnaires will be distributed to individual claimants upon request. You may also want to consider distributing questionnaires more widely through organizations and synagogues, at appropriate public events or by posting it on your web site.

The questionnaire can be part of a packet you create, including background information, a copy of the periodic Working Group newsletter “The Pursuit of Justice”, recent news clippings or other material. A selection of recent clippings can be obtained from Washington State Office of the Insurance Commissioner, Jim Stevenson at (360) 586-4422, or e-mail at [JimS@oic.wa.gov](mailto:JimS@oic.wa.gov).

## **Follow-up with Claimants**

Keep a record of inquiries or requests for questionnaires. If you do not receive a questionnaire from persons who have called, you will want to contact them after some period of time to offer assistance in completing the form.

Also, it is important to acknowledge as promptly as possible any questionnaires or other information received from claimants. A sample letter is provided here. Some claimants may send you additional information or share new recollections. These should be recorded carefully and added to the claimant’s file.

You may also consider advising claimants about other options, such as joining the class action suit against European insurers, contacting organizations advocating for the recovery of stolen assets, or making inquiries directly to European governments or insurers, including the 1-800 lines that have been established by Allianz and Generali to field inquiries. These numbers are listed in the resources section of this guidebook.

## **Creating and Managing a Database**

Even if your claimant pool is small, it is critical for you to establish a simple computerized record-keeping and tracking system containing the information provided by claimants. Not only will such a system allow you to pursue your claims more efficiently, it will enable states in the NAIC Working Group to share or centralize Holocaust claimant data in support of joint efforts to research and resolve claims against common companies.

### **Setting up a database**

It is strongly recommended that all departments use a common and flexible database application that allows data files created in separate states to be shared or merged easily. Microsoft Access is the recommended program, as several states have already started their databases using this application. Use of your department’s established consumer complaint or investigative database, which may be on a mainframe system, is NOT recommended, as each state has developed unique systems which are not compatible or cannot be merged.

A shared database is not intended to supplant the efforts of individual departments to act on behalf of their constituents. It will allow participating states to exchange, pool and periodically update basic information.

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A Microsoft Access file template specially-designed for Holocaust Insurance Claims projects is available on request from the Washington State Office of the Insurance Commissioner. Contact Danny Kadden at (360) 664-3790 or e-mail: DannyK@oic.wa.gov. It is based on standardized data categories called “fields” and corresponds closely with the standard questionnaire discussed earlier. These categories cover information about suspected insurance and issuing companies, and biographical data for insured persons, claimants or beneficiaries.

### **Future Database Application**

As the Holocaust and Insurance Issue project develops, other database applications may prove feasible. It may one day be necessary, for example, for states to communicate quickly in this area across the Internet, opening the need to use a database-web site for a forum, communication and exchanges or research documents. The more consistent individual states are today, the easier it will be down the road to accommodate that type of upgrade.

## **Initial Claims Research**

### **Building Claimant documentation files**

During initial contact with claimants or in follow-up contacts, you should inquire about the existence or availability of key documents listed below:

- Insurance policies

- Correspondence relating to policies, including any past claims or denials of claims

- Premium payment receipts

- Birth and death certificates

- Documents relating to past restitution from Germany

**Please Note:** Never ask claimants to send original supporting documents. Your files should consist of photocopies only.

### **Translations**

Documents or correspondence in languages other than English are often difficult even for native speakers to understand due to technical or bureaucratic terminology. Make sure claimants provide you with any translations they may have. Some may have family members who can do translations quickly. For items not translated, you are well-advised to arrange for the services of German and Polish translators, among others. Be prepared for the possibility of high fees. Try to determine which documents are most important to translate. Also make an effort to locate persons who can do accurate translating work on a volunteer basis.

### **Tracing Companies**

Another early step in pursuing claims will be to identify the suspected insurance company from the Holocaust era. If the company no longer exists, try to determine any and all successor companies. Any steps taken by claimants or family members in the past may be very helpful. Make sure to request from your claimants copies of all past correspondence with companies, even if the company responded that they had no knowledge of a specific insured person.

The NAIC Working Group is in the process of developing comprehensive background information on the history and corporate structure of major European insurers. This will be shared with you as soon as it becomes available.



## Historical Background

### What was the Holocaust?

The Holocaust was the state-sponsored, systematic persecution and annihilation of European Jewry by Nazi Germany and its collaborators between 1933 and 1945. In 1933 approximately nine million Jews lived in the 21 countries of Europe that would be occupied by Germany during World War II. By 1945 two out of every three European Jews had been killed. Jews were the primary victims — six million were murdered; Roma (Gypsies), the handicapped and Poles were also targeted for destruction or decimation for racial, ethnic or national reasons. Millions more, including Soviet prisoners of war, political dissidents, homosexuals and Jehovah's Witnesses suffered grievous oppression and death under Nazi tyranny.

### How did the Nazis oppress Jews and others?

In 1933, the Nazi Party assumed power in Germany and Adolf Hitler was appointed Chancellor. They immediately began to put into practice their racial ideology. Echoing ideas popular in Germany as well as most other western nations well before the 1930s, the Nazis believed that the Germans were “racially superior” and that there was a struggle for survival between them and “inferior races.” They saw Jews, Roma (Gypsies), and the handicapped as a serious biological threat to the purity of the “German (Aryan) Race,” what they called the “master race.”

Jews, who numbered around 500,000 in Germany (less than one percent of the total population in 1933), were the principal target of Nazi hatred. In 1933, new German laws forced Jews to quit their civil service jobs, university and law court positions, and other areas of public life. In April 1933, a boycott of Jewish businesses was instituted. In 1935, laws proclaimed at Nuremberg stripped German Jews of their citizenship even though they retained limited rights. These “Nuremberg Laws” defined Jews not by their religion or by how they wanted to identify themselves but by the blood of their grandparents. Between 1937 and 1939, new anti-Jewish regulations segregated Jews further and made daily life very difficult for them: Jews could not attend public

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schools, go to theaters, cinemas, or vacation resorts, or reside, or even walk, in certain sections of

Also between 1937 and 1939, Jews were forced from Germany's economic life: the Nazis either seized Jewish businesses, properties and other assets outright or forced Jews to sell them at bargain prices. In November 1938, this economic attack against German and Austrian Jews changed into the physical destruction of synagogues and Jewish-owned stores, the arrest of Jewish men, the destruction of homes, and the murder of individuals. This centrally organized riot (pogrom) became known as Kristallnacht (the "Night of Broken Glass").

Between 1933 and 1939, about half the German Jewish population and more than two-thirds of Austrian Jews (1938-1939) fled Nazi persecution. Jews who remained under Nazi rule were either unwilling to uproot themselves, or unable to obtain visas, sponsors in host countries, or funds for emigration. Most foreign countries, including the United States, Canada, Britain, and France, were unwilling to admit very large numbers of refugees.

Although Jews were the main target of Nazi hatred, the Nazis persecuted other groups they viewed as racially or genetically "inferior," or politically "undesirable." Certain groups, including Roma, mixed race children and the mentally or physically disabled were subjected to forced sterilization. Political opponents and trade unionists were labeled "enemies of the state" and subject to arrest. Many homosexuals, mostly male, were arrested and imprisoned in concentration camps. Jehovah's Witnesses were banned from practicing their religion, and members were imprisoned in camps.

### How did the Nazis carry out their policy of genocide?

In the late 1930's the Nazis killed thousands of handicapped Germans by lethal injection and poisonous gas. After the German invasion of the Soviet Union in June 1941, mobile killing units following in the wake of the German Army began shooting massive numbers of Jews and Roma (Gypsies) in open fields and ravines on the outskirts of conquered cities and towns. Eventually the Nazis created a more secluded and organized method of killing enormous numbers of civilians — six extermination centers were established in occupied Poland where large-scale murder by gas and body disposal through cremation were conducted systematically. Victims were deported to these centers from Western Europe and from the ghettos in Eastern Europe which the Nazis had established. In addition, millions died in the ghettos and concentration camps as a result of forced labor, starvation, exposure, brutality, disease and execution.

#### **Jews Killed by the Nazis and Nazi Collaborators**

Germany	195,000	Italy	20,000
Austria	53,000	Yugoslavia	64,000
Czechoslovakia	255,000	Greece	64,000
Denmark	1,500	Bulgaria	5,000
France	140,000	Rumania	530,000
Belgium	57,000	Hungary	200,000
Luxemburg	3,000	Poland	3,271,000
Norway	1,000	USSR	1,050,000
Holland	120,000		

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## Holocaust Timeline

### 1933

- The Nazi party takes power in Germany. Adolf Hitler becomes chancellor, or prime minister, of Germany.
- Nazis “temporarily” suspend civil liberties for all citizens. They are never restored.
- The Nazis set up the first concentration camp at Dachau. The first inmates are 200 Communists.
- Jews are prohibited from working as civil servants, doctors in the National Health Service, and teachers in public high schools. All but few Jewish students are banned from public high schools and the nation’s universities.
- Trade unions are closed.
- Books with ideas considered dangerous to Nazi beliefs are burned in public.

### 1934

- Hitler combines the positions of chancellor and president to become “Führer” or leader of Germany.

### 1935

- Jews are deprived of their citizenship and other basic rights.
- The Nazis intensify the persecution of political dissidents and others considered “racially inferior” including “Gypsies,” Jehovah’s Witnesses, and homosexuals. Many are sent to concentration camps.

### 1936

- Nazis boycott Jewish-owned businesses.
- The Olympic Games are held in Germany; signs barring Jews are removed until the event is over.

### 1938

- German troops annexed Austria.
- On Kristallnacht, the “Night of Broken Glass,” Nazis terrorize Jews throughout Germany and Austria- 30,000 Jews are arrested, 91 are killed. Thousands of shops and businesses are looted and over 1000 synagogues are set on fire.
- All Jewish children are expelled from public schools in Germany and Austria.
- Nazis take control of Jewish-owned businesses.

### 1939

- Germany takes over Czechoslovakia and invades Poland.
- World War II begins as Britain and France declare war on Germany.
- Hitler orders the systematic murder of the mentally and physically disabled in Germany and Austria.
- Jews are required to wear armbands or yellow stars.

### 1940

- Nazis begin deporting German Jews to Poland.
- Jews are forced into ghettos.
- Nazis begin the first mass murder of Jews in Poland.
- Germany conquers one nation after another in Western Europe including Denmark, Norway, Belgium, Luxembourg, and France.

## Timeline, continued

### 1941

- Germany attacks the Soviet Union.
- Jews throughout Eastern Europe are forced into ghettos.
- In two days, mobile killing units shoot 33,771 Ukrainian Jews at BabiYar- the largest single massacre of the Holocaust. Mobile killing units begin the systematic slaughter of Jews.
- The death camp at Chelmno in Poland begins murdering Jews.
- Germany, as an ally of Japan, declares war on the United States, immediately after the bombing of Pearl Harbor.

### 1942

- At the Wannsee Conference, Nazi officials turn over the “Final Solution”- their plan to kill all European Jews- to the government officials.
- Five death camps begin operation in Poland: Majdanek, Sobibor, Treblinka, Belzec, and Auschwitz-Birkenau.
- March: About 20 to 25 percent of the Jews who would die in the Holocaust have already been murdered.
- Ghettos of Eastern Europe are being emptied as thousands of Jews are shipped to death camps.
- The United States, Britain, and the Soviet Union acknowledge that Germans are exterminating the Jews of Europe.

### 1943

- February: About 80 to 85 percent of the Jews who would die in the Holocaust have already been murdered.
- Jews in the Warsaw Ghetto resist as the Nazis begin new rounds of deportations. These Jews hold out for nearly a month before the Nazis put down the uprising.

### 1944

- Hitler takes over Hungary and begins deporting 12,000 Hungarian Jews each day to Auschwitz where they are murdered.

### 1945

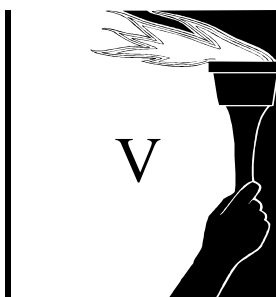
- Hitler is defeated and World War II ends in Europe.
- The Holocaust is over and the death camps are emptied.
- Many survivors are placed in displaced persons camps until they find a country willing to accept them.

### 1946

- An International Military Tribunal is created by Britain, France, the United States, and the Soviet Union. At Nuremberg, Nazi leaders are tried for war crimes and crimes against humanity.

### 1947

- The United Nations establishes a Jewish homeland in British-controlled Palestine, which becomes the State of Israel in 1948.



## National Contacts and Resources

### NAIC Holocaust Issues Working Group

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Washington State Office of the Insurance Commissioner  
P.O. Box 40257  
Olympia, WA 98504-0255  
(360) 664-3860, FAX (360) 586-3535  
*e-mail:* JaniceF@oic.wa.gov

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120 West 12th Street, Suite 1100  
Kansas City, MO 64105-1925  
(816) 374-7166, FAX (816) 374-7185  
*e-mail:* EWilcox@naic.org

### Holocaust-related Organizations

**Association of Holocaust Organizations**  
Dr. William Shulman, President  
c/o Holocaust Resource Center & Archives  
Queensborough Community College  
Bayside, N.Y. 11364  
(718) 225-0378, FAX (718) 631-6306  
*e-mail:* hrcaho@dorsai.org

**Simon Wiesenthal Center**  
9760 West Pico Boulevard  
Los Angeles, CA 90035  
(310) 553-9036, FAX (310) 277-5558  
*e-mail:* library@wiesenthal.com  
*Website:* <http://www.wiesenthal.com>

**United State Holocaust Memorial Museum**  
100 Raoul Wallenberg Place SW  
Washington DC 20024-2150  
Main telephone: (202) 488-0400  
*Website:* <http://www.ushmm.org/index.htm>

**American Gathering of Jewish Holocaust Survivors**  
Benjamin Meed, President  
122 West 30th St.  
New York, NY 10001  
(212) 239-4230, FAX: (212) 279-2926

### Insurance Companies Toll-free Numbers

Allianz Helpline 1-800-411-0118

Generali Policy Information Center  
1-800-456-8174

## Insurance Department websites with Holocaust claims information

### **California Department of Insurance**

*Website:* <http://www.insurance.ca.gov/docs/index.html>

### **Florida Department of Insurance**

*Website:* [http://www.doi.state.fl.us/Hot\\_Topic/Holocaust/holocaust.htm](http://www.doi.state.fl.us/Hot_Topic/Holocaust/holocaust.htm)

### **New York Banking Department, Holocaust Claims Processing Office**

*Website:* <http://www.claims.state.ny.us/>

### **Washington State Office of the Insurance Commissioner**

*Website:* <http://www.wa.gov/ins/taskforce/holocaust/holocaust.html>

## Jewish Synagogue listings

### **Reform** (Union of American Hebrew Congregations)

*Website:* <http://shamash.org/reform/uahc/conglist.html>

### **Reconstructionist** (Jewish Reconstructionist Federation)

*Website:* <http://shamash.org/jrf/rccongs.html>

### **Conservative** (United Synagogue of Conservative Judaism)

*Website:* <http://www.uscj.org/synagogues.html>

### **Orthodox** (Orthodox Union)

*Website:* <http://www.ou.org/network/shulslist.html#usa>

## Restitution Organizations

### **Conference on Jewish Material Claims Against Germany**

Rabbi Israel Miller, President  
Saul Kagan, Executive Vice President  
15 E. 26th St., Suite 906  
New York, NY 10010  
(212) 696-4944, FAX: (212) 679-2126

### **World Jewish Congress**

Edgar Bronfman, President  
Elan Steinberg, Executive Director  
501 Madison Avenue-17th Floor  
New York, NY 10022  
(212) 755-5770, FAX: (212) 755-5883  
*Website:* <http://www.virtual.co.il/orgs/orgs/wjc/>

### **World Jewish Restitution Organization**

*Website:* <http://www.ja-wzo.org.il/wjro/index.html>

## Historical Background

The U. S. State Department offers a webpage related to Holocaust assets, including a 1997 report on assets stolen by Germany during World War II.

*Website:* <http://www.state.gov/www/regions/eur/holocausthp.html>

## Holocaust-related Websites

A comprehensive list of Holocaust-related web resources can be accessed through the website of the Washington State Office of the Insurance Commissioner.

*Website:* <http://www.wa.gov/ins/taskforce/holocaust/holocaust.html>





